Happy Birthold mental Merrillville
Celebrating 25 Years!

History Of Merrillville



HISTORY OF MERRILL VILLE

MERRIL L VIL LE

MERRILL VILLE
AT ITS FINEST

MCGWINN'S VILLAGE
- WIGGINS' POINT

CALIFORNIA EXCHANGE HOTEL

MERRIL L VIL LE CEMETERY Merrillville boasts a long and rich history, though the town did not officially exist until incorporated in late 1971. Long before fur traders arrived in the area at the southern tip of Lake Michigan, peace-loving Pottawatomie Indians, a nation of hunters and fishermen, were enjoying the natural riches of the dense forests and gently rolling terrain of the Great Lakes region.

As early as 1834, a ceremonial clearing in the woods was called McGwinn's Village after one of the hardy frontiersmen who camped there. However, this proved to be only the first of the area's many names. In 1835, Jeremiah Wiggins arrived. His famed "gift of gab" and intriguing trinkets soon persuaded the Indians that Wiggins was staying and the area was named Wiggins Point.

Time saw Wiggins Point become a popular stop for wagon trains bound for Chicago, Joliet and Kankakee, Illinois. As the nation expanded its western boundaries, 16 trails radiated in all directions from the little settlement. Stores, hotels, liveries and other businesses supporting the busy wagon and coach trade began to spring up. Notable was the Old California Exchange Hotel, built in 1842, on the stage route established along the old Sauk Trail (73rd Avenue) from Ft. Dearborn (Chicago) to Crown Point.

When Wiggins died in 1838, local residents decided the name Centreville was a more dignified title for the thriving settlement, only to change it later to Merrillville in honor of William and

Dudley Merrill, successful brothers who had a great impact on the town's early growth. In fact, Dudley Merrill, recognizing the value of owning property along the Sauk Trail, purchased land and created the town's first subdivision.

Merrillville remained the community's name until the town and its neighboring settlements - Deep River, Ross, Turkey Creek, Ainsworth, Lottaville and Rexville - organized collectively under the central government of Ross Township. Thus, the area re-

mained for more than 125 years until the town was formed with the name Merrillyille.

Cataloguing and researching the many stories that compose Merrillville's colorful history, the Ross Township Historical Society sponsored a book relating the town's past through a collection of stories and pictures of the families and homes of Ross Township. The historical society also operates a museum in John Wood's Mill along Deep River east of the town, refurbished by the Lake County Parks and Recreation Department.

Merrillville Culture

The people of Merrillville have it all when it comes to amusements and cultural pursuits. Ranging from high school plays to major stars of the professional entertainment world. Merrillville has an offering of something for everyone's enjoyment.

The nationally prominent Holiday Star Theatre is the brightest addition to the Midwest's entertainment life.

With seating for 3,300, the \$8 million theatre features an obstructed viewing and a thrust stage taking entertainers into the audience.

The greats of the entertainment world, ranging from Kenny Rogers to Henry Mancini and Donna Summer, have been among stars appearing in Merrillville. The theatre also features stage productions, including lavish musicals and stark drama.

Also a major part of Merrillville's cultural experience is the Northwest Indiana Symphony. For more than 40 years it has offered renowned leaders of the fine arts in the annual series of classical concerts, many held at Merrillville High School.

A division of the symphony, the Northwest Indiana Youth Orchestra also presents an annual winter concert.

Students at Merrillville and Andrean high schools prepare seasonal plays and concerts: and an adult theatre group provides entertainment opportunities during summer months.

Unique to Northwest Indiana is a planetarium at Pierce Junior High School where programs for the entire family are provided.

And a gem seldom found in communities Merrillville's size is a regional reference library offering a wealth of materials and services.

The research facility serves as headquarters for 13 branches of the Lake County Public Library. Merrillville has a community branch of the library.

Many activities to enhance living can be found at all times of the year in Merrillville.

Summer brings a series of nationally recognized ethnic festivals. Foods and entertainment atune to the theme of the festivals is a treat for thousands who frequent the once-a-year extravaganzas.









Happy Birthday Merrillville



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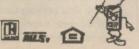
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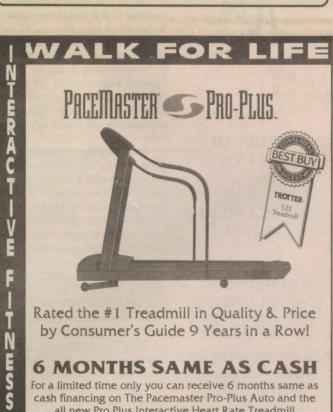
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Merrillville At Its Finest

The thriving stop-off point for wagon trains headed west, Merrillville is echoing its early history with a dynamic shout. Merrillville has made itself known. With surprising energy, the town has rapidly left its rural beginnings to become a major regional center of commerce. It is more than a stopping-off point. Merrillville is the local point of the map.

Its thriving corporate headquarters, sparkling new residential areas, large shopping malls and fantastic convention-entertainment center attract visitors from throughout the nation and beyond.

This decade will see an exciting period of continued growth. With an estimate that Merrillville's population could reach an amazing 100,000 in 20 years, planning provides for expansion of light industry, commercial centers, professional facilities and residential areas.

Merrillville has guided its phenomenal growth through careful planning. A master plan has laid out future development creating a pleasant mix of suburban living with business to maintain a well-balanced economic base. Improvements such as widening streets and the expansion of sanitary facilities meets demands of a growing community. High visibility of its professional police department promotes a secure environment. Dedicated volunteers staff a fire department with modern facilities.

The vitality of new growth is evident everywhere. There are stunning, convenient shopping centers such as Southlake Mall, a large urban mall with 135 stores, and Century Mall with room for 45 stores. Magnificent churches, and

architecturally unique medical center and professional offices.

Merrillville continues to develop a high quality of life for its residents. The Holiday Plaza brings the nation's top performers to its' modern entertainment complex. Readers can lose themselves in a wealth of resource materials available in a modern county library. Symphony orchestras present local concerts. The beauty of nature is at hand in varied parks and nearby agriculture lands provide a pleasing atmosphere in which to work and live.

Enjoying its location as the center of Northwest Indiana, its growth and its proximity to metropolitan Chicago. Merrillville is establishing its identity as a leader in leisure-living and commercial-industrial development.

Merrillville is ideally situated with vast cultural and recreational resources from fine universities to the Indiana Dunes National Lakeshore. The rich farmlands of southern Lake County at the town's perimeter belie the fact the world's largest steel-making complex stretches along the Lake Michigan shoreline to the north. Located 30 minutes from the myriad resources of the Chicago metropolitan area. Merrillville enjoys an envied proximity to other major Midwestern industrial markets.

Its advantageous location gives Merrillville multiple accessibility. The intersection of I-65 and U.S. 30 serves as a strategic link to the entire national highway system. Interstate 65 offers access to I-80, I-94 and U.S. 6 directly to the north. The famed Lincoln Highway (U.S. 30) bisects important north-south U.S. 41 and in-town state roads



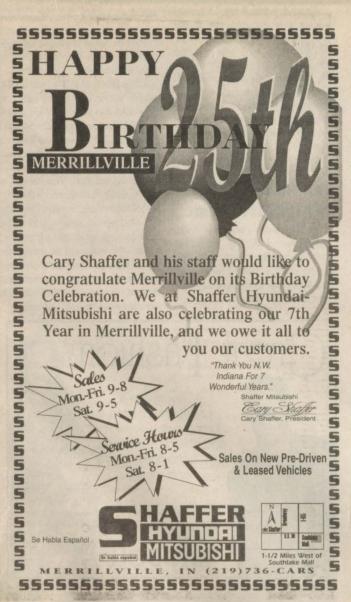
53 (Broadway) and 55 (Taft). For its part, the town is ever-improving access routes through the community.

Residents and businessmen find air travel convenient at four important regional airports. The busy Porter County Airport at nearby Valparaiso offers commuter service with daily flights between Michigan City, Valparaiso and Chicago's O'Hare International Airport The Porter County facility also provides complete services for large corporate jets and private aircraft.

Air services and facilities are also available at Griffith and Gary Airports. Tri-State Motor Coaches several times daily wisks passengers from Merrillville to the international terminals at O'Hare.

Nearly a dozen mainline railroads connect shippers in the area with vital commercial regions while more than 40 truck lines offer overnight service to key cities within 300 miles of Merrillville. In adjacent communities, commuters get fast service on South Shore Line trains running from South Bend to Chicago. Amtrack service is available in nearby Dver.

Prime shipping facilities are also readily available at the Port of Indiana, a man-made port specifically designed and built for St. Lawrence Seaway traffic. Foreign and domestic freighters dock there to unload and load literally millions of tons of raw materials and products. Within 24 hours by truck or tail of more than 160 million people, the harbor is within easy reach of every major component of the American economy from steel to grain.





McGwinn's Village - Wiggins' Point

Ross Township

Ross township was named after an early settler, William Ross, who settled in the Deep River area in 1833. Up until this time there were no white men in this area except for an occasional fur trader, hunter, trapper or soldier stationed at Fort Dearborn (later called Chicago.) While Ross did not live within the boundaries of the present Ross Township, he lived in the Deep River area which was at one time Ross Township. The original Ross Township was divided in 1883 and the name Ross was given to the western section. Not such is known about William Ross except that he was killed by a falling tree in 1836.

Indian History

In 1839 the government began selling land in Lake county. The only land given out before this was to nineteen Pottawatomie chiefs and ten white men.

In the purchase agreement with the Indians, the U.S. Government agreed to grant certain land to the chiefs. The acres which was called a "float." These floats were well chosen by Indians who knew that land by rivers was most valuable. (The name "float" is derived from the location of their land by waterways.) While they had many trails through the wilderness which is now Merrillville, they used rivers for their most convenient transportation as well as for their value as a food supply of fish and waterfowl

McGwinn's Indian Village

McGwinn's Village located in present-day Merrillville, was an Indian village named after a chieftan who had lived, died, and was buried there. In 1834 McGwinn's Village was a Pottawatomic village of good size. The dancing floor was one of the largest around. It was not really a floor but earth which had been troden rock-hard and smooth by the many moccasined feet over the years. It was where Indians danced at their council fires, ceremonies were held, and weddings were celebrated.

A few rods away was the village burial grounds. In its center was a flag pole from which a white flag flew, meaning those who lay buried there were at peace in the Happy Hunting Ground. There may have been as many as one hundred graves here. Children's bodies weren't buried but suspended in baskets from trees. The baskets had bells attached so that the wind would cause them to tinkle and awaken the tiny souls and make them live again.

No one knows where Jeremiah Wiggins' came from. He was accepted by the Pottawatomies in McGwinn's Village because he knew their language and had supposedly come to trade with them. He calmed their fears by passing out glass beads which were popular with the Indians.

Wiggins, big and brawny, arrived in what is now Merrillville, in March, 1835. He claimed all of the land of McGwinn's Village including the dancing floor and burial ground. He told the Indians that since they were hunting tribe and were barely using the land for farming, he would plow up whatever ground

they needed for their crops and then plow the rest for his own use. Being a peaceloving tribe, the chief agreed. The squaws were especially happy to have their small corn patches plowed for them

So Wiggins settled at McGwinn's Village. But life was not always smooth during his brief residence. One day the Indians discovered a grave had been disturbed and the body of a young brave stolen along with the deer skin, belt of wampum, a rifle, and kettle of hickory nuts, all of which were to give the dead man a new start in the Land Beyond.

The natives of McGwinn's Village, or Wiggins' Point as it was becoming known, spread out looking for tracks. Wagon tracks leading to the coach road were discovered. It was later thought that a young doctor from the new town of Michigan City had looted the burial ground for the skeleton. It is a story which was never proved.

Nonetheless, a few days after the grave robbery two Indian Braves, armed with rifles, walked into the field where Wiggins was working. After sitting there a few minutes, they walked to the open grave while looking back at Wiggins every few moments. Wiggins was alarmed even though he protested that he knew nothing about the robbery. He was a white man though and feared revenge for the deed might be taken out on him. For half a day the Indians sat looking at Wiggins and the grave. Finally, they returned to their village without harming him. His life may have been spared only because of the Pottawatomie's peaceful ways.

Wiggins was still fearful and, hoping that the Indians would forget the incident, closed the grave. But he didn't stop here. With the plow which he had helped the squaws, he turned to sod of the entire cemetery making it a part of his field.

There was much crying and dismay in the Indian village that night, but no violence toward Wiggins. But the story of the destruction spread quickly and years later other Indian tribes on their way westward stopped and mourned the desecration.

Wiggins died during the summer of 1838 when a scourge of sickness struck both the Indians and white men alike. He was buried near the old Indian cemetery which he had so brazenly plowed under.

After the first pioneer, others came quickly. In 1838 the Saxton family reached Lake County with only \$5 in gold. Their load of belongings, though sparse, was heavy. Their oxen became stuck in the mud of Turkey Creek. So, for \$2 a pioneer helped them out. Now, with only \$3 left, they arrived in Wiggins' Point. Before the end of the year Saxton was the new owner of Jeremiah Wiggins' cabin and claim. His family lived there many years thereafter. He had many descendants in the later village of Centerville and Merrillville.

The site of McGwinn's Village is now in the area of Merrillville known as Forest Hills, located southeast of 73rd Avenue and Broadway. The old Indian dancing floor is reputed to be a playground in the Forest Hills subdivision. The once untamed prairie and woodland is now quite civilized.

Sauk Trail

There were at one time sixteen trails leading from McGwinn's Village in all directions. One of the most widely used trails by Indians of many tribes was the Sauk (Sac) Trail. It is now known in Lake, Porter, and LaPorte Counties as the Lincoln Highway. In Merrillville it is called 73rd Avenue or Route 330. It entered Lake County at what is now Dyer, passed through Schererville, Merrillville and Wood's Mill and continued on eastward. At Merrillville the old trail left what is now the highway about 1/4 mile west of town and went a little southeast for about 3/4 of a mile. This divergence was made by the settlers who lived to the north of the trail and made for access to their prop-

In 1849 Sauk Trail became the trail for the gold rush to California. The first hotel in early Merrillville, the California Exchange, took its name from this event

Today there is a historic marker on 73rd Avenue and Van Buren Street at the entrance to Turkey Creek Subdivision commemorating this famous trail. It reads: tract for each Indian in Kansas. Those chiefs who had "floats" sold them to white settlers within a few years and moved on also.

Shortly after the Saxtons came, Dudley and William Merrill took over land on the north side of the old Indian trail opposite the Saxton cabin. A settlement soon began to develop there.

As settlers moved in, rights to their claimed land were protected by the Squatter's Union. This organization which grew in size to about five hundred men was established to protect the settlers against speculators who might bid on the land they occupied before they could register their claim with the government. These occupants were called 'squatters" and had no legal title to the land upon which they settled until 1834 when the government surveyed the land and then registered claims. In 1837, the Claim Register where newcomers filed claims for parcels of land from the government shows 81 men had settled in all of Lake County.

Soon a village began to develop west of Wiggins' Point. It centered around the Sauk Trail or what is now 73rd Avenue between Broadway and Madison Street.

Great Sauk (Sac) Trail

(east-west through this point)
Part of a transcontinental trail used by prehistoric people of North America. It passed through modern Detroit, Rock Island and Davenport in the Midwest. The trail was important into the 19th Century.

About 1/4 mile from the present Sauk Trail marker, going southeast, was at one time two trees of unusual shape. They appeared to have been bent over when young sapplings, causing them to split. The tops pointed in an east-west direction. Growth continued in an upright direction after this bend. These zigzag trees were called marking trees and were used by Indians to mark trails. Unfortunately these marking trees were cut down in 1966.

The Indians Leave White Men Come

In 1834 most Indians in Lake County had left. In 1836 the Pottawatomie Indian tribe agreed to give up their lands in Indiana within two years. In payment for this land they were to receive \$1 per acre plus a 320 acre The settlers thought the village would be more appropriately named Centerville. So, in 1844, with the opening of the town's first post office, the name was changed to Centerville.

Because the Sauk Trail was used by so many settlers on their way west, need for a hotel was soon felt. Next door to the California Exchange at the Northeast corner of 73rd Avenue and Madison Street, a general store was built. A blacksmith shop opened and many homes were built along the Sauk Trail as well as nearby. Dudley Merrill, one of the original Merrill brothers, opened a cheese factory, was proprietor of the hotel for awhile, and meanwhile maintained a farm.

In 1848, because of the strong influnce of the Merrill brothers on the developing town, the town's name was again changed, this time to Merrillville. The name has remained over 130 years.



In May, 1979, after ten years working for the Waldenbook Company in various management positions, Ken Vander Lugt opened The Remarkable Book Shop in the Strack & Van Til Plaza in Merrillville. Vander Lugt chose the unusual name as a tribute to his favorite bookshop of the same name in Westport, Conn., and to convey the idea that his new shop would be something a little bit different.

In addition to a modest selection of new books (discounted), the shop featured thousands of used paperbacks, and a rental library of bestsellers and hardcover fiction. Although the shop has changed its inventory mix over the years - rental library out, sports trading cards in - it has managed to survive in an age when retailing has become dominated by superstores.

"Fortunately, there are still enough consumers who believe it's important to support locally-owned, independent stores, and it is with these people I share whatever success the shop had," Vander Lugt says. He adds that his wide selection of used paperbacks, his across-the-board discount (10%) of new books, his special order efficiency, and the book knowledge he has acquired in his 27 years in the business combine to provide a unique and viable place in the arena of bookselling.

Asked if he can foresee another 17 years at the shop, Vander Lugt says, "When I signed the lease in 1979, I was simply looking to make a living doing something I love to do. Now, 17 years later, kids I remember coming into the store for Nancy Drew books are coming in with their own children for Dr. Seuss books. I still love coming to work. Who knows? Maybe in the year 2013 I'll be lucky enough to enjoy watching a third generation of Merrillville readers grow up." Now that really would be remarkable!

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organized in 1890 by
Mr. A. N. Hirons in
LaPorte, Indiana. In
1919, ownership of the

college transferred to Grace and J. J. Moore who operated the college successfully for nearly 30 years. After World War II, Harley and Stephanie Reese operated the school under the name of Reese School of Business.

In 1975, Steven C. Smith operated the school, under the name Commonwealth Business College. In 1984, Commonwealth expanded and opened a campus in Merrillville, Indiana, and in 1985 opened an additional campus in Davenport, Iowa. The Davenport campus moved to Moline, Illinois in 1987.

In 1995, The Palmer Group purchased the school and operates under the name of Commonwealth Business College Education Corporation. Danny Finuf serves as President of all three campus locations, Dr. G. Stephan Coppock is the Corporate President of the schools.

Commonwealth Business College is very proud of its history and its many graduates who have become successful contributing members of our community. We look forward to the continued growth and development of our student body with a sense confidence and pride.

The mission of Commonwealth Business College is (1) to provide a quality education in academics and technical/business skills reflecting current community needs, (2) to help



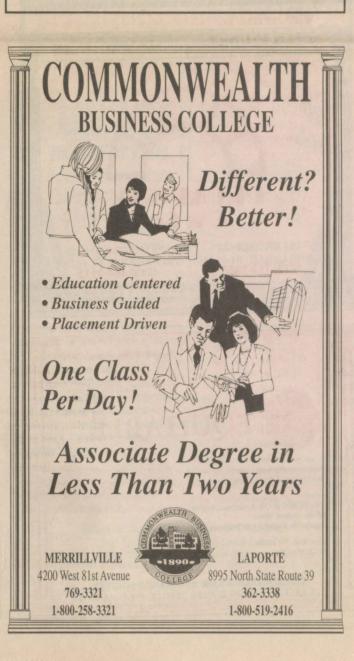
students define, plan and achieve their personal and career goals, and (3) to develop self-confidence in students through a positive mental attitude.

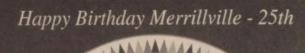
In keeping with this mission the college is devoted to the following

objectives: Creating a positive, friendly learning environment, where the individual student's personal and practical skill development is encouraged. Maintaining qualified, experienced, and dedicated staff and faculty members who are committed to the college's philosophy of promoting student development. Providing a modern, pleasant physical environment conducive to learning. Minimizing the barrier to post-secondary career training for the socially or economically disadvantaged by accepting students without regard to age, sex, national origin, religion, or race and providing financial aid services to those who qualify.

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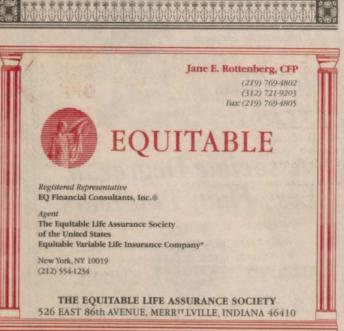
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It's easy! Students just need to bring in their report cards at the end of each grading period and get rewarded for their hard work! (We must see the original; we cannot accept copies) We also have Achievement Awards that teachers, sponsors or coaches may hand out to students as he or she earns them. We hope that this will encourage all students to do their very best, and at Celebration Station we want to be able to congratulate them for a job well done!!

Our pizza parties are another great way to give students an incentive to do their very best, or the parties can be a "Celebration" of their hard work. We can have a Lock-In exclusively for your school. In addition, we have fund raisers that offer an alternative from the traditional sales that many seem to be tired of.

Something else that may interest your school is "Harry Hound," our mascot. He will be happy to visit your school or classroom for any event or special occasion. Harry is a big promoter of getting good grades and enjoys giving the students encouragement.

Please give us a call (219) 769-7672 if you have any questions or want to schedule an event for your school. Good luck with the rest of the school year!



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Their quality crafted cabinets are constructed from the finest hardwoods and sculptured in all styles from traditional to contemporary. They offer a total concept to completion. The professionals at Don's Custom Kitchen & Bath will offer you their selection of kitchen layouts, or custom build your kitchen or bath according to your specifications. Expert installation is offered or they can supply the do-it-yourselfer.

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Thirteen years ago, Gene Eenigenburg, the president of Schwinn Cycling & Fitness brought that motto with him to Schererville in the form of a small bike store. He felt that NW Indiana had an incredibly strong economic base, but also seemed very family oriented as a whole. Merrillville, in particular, has stood as an icon of financial strength and a foothold for the independent business owner. During the years, he's seen many things change, but these principles have remained in the area.

change, but these principles have remained in the area.

In order to remain #1 in NW Indiana, Schwinn has had to change along with their customer's needs. The first step was to expand. So, in March of 1995, they opened up their second location in Merrillville. The second step was to offer more alternatives to customers in the way of fitness. In order to facilitate this, Schwinn Cycling & Fitness is now offering a variety of weight stacks, treadmills, health riders, ab crunches, and recumbent exercisers to name a few. The third step was to offer more information to the consumers. January of 1997 will mark the newest addition to Schwinn's staff; a certified fitness trainer available for exercise consulting as well as in home personal training. To book an appointment call 769-0088.

In appreciation, Schwinn Cycling & Fitness of NIW Indiana solution.

In appreciation, Schwinn Cycling & Fitness of NW Indiana salutes Merrillville in their 25th Anniversary and is confident of a strong future with its people.





The California Exchange Hotel



As networks of thoroughfares were cut out of countryside formerly accessible only by paths, there grew a need for way stations to relieve the discomfort of long distance travel. A host of inns and taverns sprang up along stage routes to meet the demand. One such establishment was the Old California Exchange Hotel of Merrillville, Indiana, erected in 1842 along the stage route that had been established along the Old Sauk Trail (73rd Avenue) from Ft. Dearborn (Chicago) to Crown Point.

Travel in those days was uncomfortable, to say the least. A day's journey may have been no more than 10-25 miles but those were hard miles on bumpy dirt roads, full of ruts and strewn with rocks in a cramped "coach" that lacked shock absorbers and had poor suspension. Moreover the seats were often unpadded. When the coach was filled to capacity, passengers were forced to sit shoulder to shoulder and had to endure each other's flopping around as the vehicle swayed and rocked. It might also happen that one person would subject his fellow travelers to some unpleasant personal habit, like smoking malodorous cigars, an activity that added new dimensions in unpleasantness in the poorly ventilated carriage. It seemed that those windows did more to let in the choking dust churned up by the horses and the wheels than to let out clouds of smoke.

It is no wonder that these inns were a welcome sight to dust encrusted, perspiration soaked travelers who craved food, drink, bath and a comfortable bed in which to rest their bruised backsides. California Hotel Proprietor Myiel Pierce saw there was a profit to be made from servicing these simple needs.

The Old Hotel was originally a house, in fact the first house in town. It was a large frame structure with a double tiered porch. Various additions were made to it as the inn changed hands over the years; for instance, the back section was built when the hotel started renting rooms upstairs.

The Hotel also had facilities for the travel worn horses. The drivers could groom and feed the horses and let them rest for the night. Moreover the Hotel served as a mail drop; that is, the stage delivered local mail to the proprietor, and townspeople would come to him to claim their letters.

Originally the Hotel did not have a bar. When one was added, the Hotel became a big draw for the natives as well as the wayfarers. Townsmen would gather there and perhaps enlivened by the spirits they drank, hold heated political debates. Others might discuss grain prices and cattle raising and still others might be content to just sit and while away the hours over a mug of ale.

Merrillville Cemetery

The old Merrillville Cemetery lies on the eastern outskirts of 73rd Avenue just west of I65 on the north side of the road.

In the early 1800s the cemetery was the early pioneer's burial ground. There are many unreadable stones and possibly some graves which are no longer even marked. The oldest readable stone is Rebecca Case, wife of E.M. Case, who died on August 27, 1936 at the age of 39. The inscription is barely visible and the stone is broken. No stone can be found with her husband's name on it.

In the second half of the 19th century more names are noticeable. The Merrill family has members buried there. In terms of numbers of headstones, the Pierce family has the most. Forty members are there ranging from Myiel Pierce who died in 1845 to a most recent Myiel Pierce who died in 1929.

The Saxton family has 29 markers. Three Cast family members are buried here but time has lost all reference to this family. The stones are so old or broken that for Amos, Hiram, and Reuben, no dates are readable.

Most of the graves date from the early 1900s when the town was experiencing its most rapid, early growth.

Today many tombstones are old and green with age. Many are chipped and cracked. Some have been overturned and broken by vandels. There are at least 365 people buried in this cemetery - possibly more. Older graves whose markers didn't withstand the wind and weather may have deteriorated.

The most recent stone is dated 1973. Plots are still available through the Trustee's Office.

The cemetery had been unmarked for many years until in 1976 the Suburban Federated Woman's Club erected a sign which now stands at its entrance and sponsored a cleanup of this historic and frequently forgotten place in Merrillville's history.



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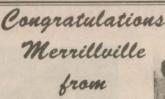
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Commercial Mail Receiving Agencies Serve Multitude of Business and Consumer Needs

Merrillville, Indiana, September 1996 - If you are tired of waiting in Post Office lines; If you don't like driving miles to the nearest United Parcel Service office; or if you'd like help wrapping your last-minute gifts, you may be in the market for a commercial mail receiving agency (CMRA). They are primarily service businesses, and the industry's growth has been attributed to the trend toward a service and convenience oriented economy.

CMRAs are so diverse, it would be hard to describe the typical agency. Most provide gift wrapping service while others offer business support services like typing or word processing, copying, faxing and other services. But the one thing they have in common is mailbox rentals

Since the average mailbox rental for a standard size box at a CMRA is about \$10 a month (more than the going rate at the US Post Office), the question arises, "Why do people use CMRAs?" The answer varies but can be generally summed up as convenience. In some areas, mailboxes at the Post Office are all rented and there is a waiting list. A local CMRA can provide an alternative with no waiting. CMRAs also offer other advantages. For example, packages from other shipping services like United Parcel Service (UPS) and Federal Express (FedEx) can be delivered to a CMRA, but not to a box at the Post

Some CMRAs offer a prestigious address and often get a substantial part of their business from people in surrounding communities who prefer to have a mailing address in a larger or more widely recognized community.

But for most CMRAs, convenient mail receiving features are only the first step. Most offer a variety of services. In fact, the term "diversified business services centers" more accurately describes the industry. CMRAs serve consumers as well as businesses

Some of the most common services offered at CMRAs include:

word processing secretarial service bulk mailing copying stamp sales mailbox rentals office supplies

gift wrapping package shipping laminating telephone answering notary public shipping supplies document shredding package receiving

Customers who use CMRAs can be as varied as the services. Many individuals like the speed and cost advantages of UPS and FedEx for shipping packages, especially around the holiday; but these carriers tend to locate their package receiving facilities in the warehouse or commercial district of a community. This can mean a considerable drive for many individual shippers. In addition, UPS shipping offices, like Post Office lobbies, tend to get crowded around the holiday season

Most CMRAs act as package consolidators. They accept packages for shipping by UPS, FedEx and other carriers. They add a convenience charge to the shipping price and have the packages picked up once a day by the carriers. Many shippers are more than willing to pay convenience charge to avoid the drive to the UPS facility and to avoid the potential lines either there or at the Post Office

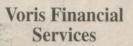
As US consumers demand more and more convenience, more services will be added as these businesses diversify to fulfill their objective of becoming the neighborhood's "one-stop business service center." ASAP Mail and Business Center is a local CMRA and can be found at the Polo Club complex in Merrillville.

CONGRATULATIONS MERRILLVILLE!



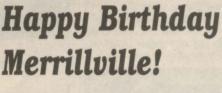
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Oscar is the owner and proprietor of Ripley Auto Service. Oscar has over 20 years experience in the Automotive industry. He formerly worked for P.T.L. Tire & Auto for approximately 17 years. Oscar started as a tire mounter, went on to an automotive apprentice, and

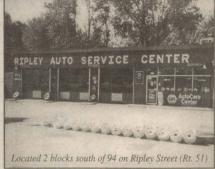
then a Certified Automotive Technician.

In 1993 Oscar ventured out and operated Ridgeway Service Department for about 2 years. Presently, Oscar owns Ripley Auto Service a certified NAPA Auto Repair Service Center. "Quality and honesty at a fair price" is our standard at Ripley Auto Service. Ripley Auto Service has a complete line of custom wheels, tires, truck acces



A JAMES BARBARA

James started as an Automotive Technician at the age of 18. Ten years later he is going strong in the automotive industry. Jim's specialty is engine overhaul and replacement, transmissions and drive train repairs.



Y TIM MERRIMAN, JR.

Tim has been in the automotive industry approximately 1 ½ years. Tim is a tire mounter, lubrication technician and is currently under an apprentice program with Ripley Auto Service for automotive repair and customer service



BOB GREGORY >

Bob has 20 years experience in the automotive industry. Bob started at the former P.T.L Tire & Auto as a tire mounter. He worked up to tire salesman, Parts Manager, Assistant Service Manager and then Service Manager. Bob was with P.T.L for approximately 17 years. Since then he has worked at a Pontiac Dealership and was Sales Manager at an Independent Firestone Store. While with the Firestone Dealer, Bob helped the dealer to become #1 in the nation in new accounts for independent Firestone dealers. Bob has a vast amount of knowledge of the automotive industry & customer service.



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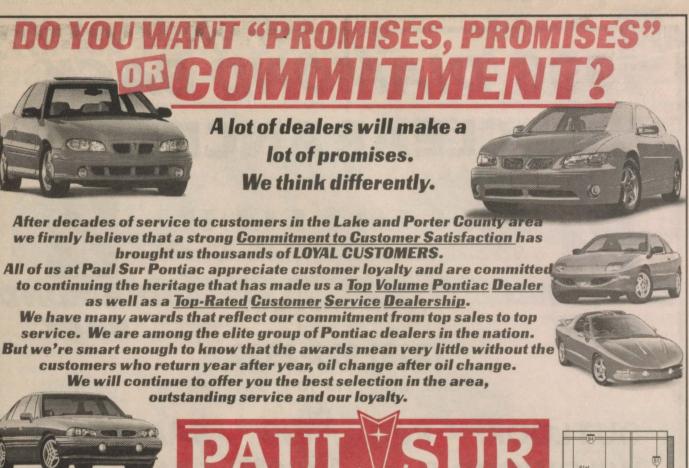
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